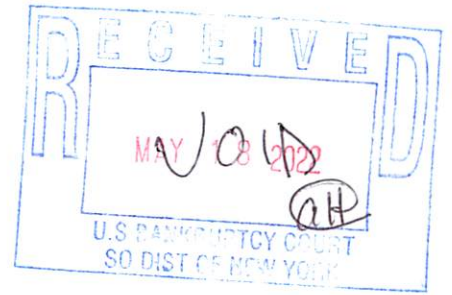


John Suh Lee
20611 Lugano Way
Porter Ranch, CA 91326
July 12, 2022



Honorable Judge Michael E. Wiles
United States Bankruptcy Court for Southern District of New York
One Bowling Green
New York, NY 1004-1408

Dear Honorable Michael E. Wiles:

It is with great regret that I write this letter requesting your protection for my lifesavings invested with Voyager, regarding the following cases that are under your review:

| Case No. | Debtor Name |
|----------|--------------------------------|
| 22-10943 | Voyager Digital Holdings, Inc. |
| 22-10944 | Voyager Digital Ltd. |
| 22-10945 | Voyager Digital, LLC |

I am sending along my proof of claim and felt it necessary to appeal to your commitment to justice in determining the ability to recover my investment. I have lived through many ups and downs in the stock market and have struggled and saved my entire life to have the ability to invest. I was very comfortable with selecting Voyager with their commitment to ensuring that all funds would be FIDC insured; however, I regrettably discovered that Voyager was utilizing funds to make risky business decisions and subsequently froze my account and negated my ability to access the funds for with I entrusted them.

I believe that they mislead investors with the assurance that all funds would be FIDC insured and held as a type of safe harbor to earn interest. After the information provided to you on July 8, 2022 and the blindsided freezing of investor accounts, I am concerned that the management of Voyager utilized reckless investment strategies and executed extremely risky loans utilizing the funds that received from investors for their own greed and the benefit of their own personal gain versus providing secure stewardship of the funds that they were entrusted with by hard working folks. I am grateful for your consideration of protecting and giving priority to the smaller investors, such as myself, who are limited in our ability to legally pursue the return of our investments and reciprocity for the damages caused.

Sincerely,


John Suh Lee
Investor, jdlee813@gmail.com

Fill in this information to identify the case:

Debtor 1 Voyager Digital Holdings, Inc.
Debtor 2 Voyager Digital Ltd. & Voyager Digital, LLC
(Spouse, if filing)
United States Bankruptcy Court for the: Southern District of New York
Case number 22-10943



Official Form 410

Proof of Claim

04/16

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

| | | |
|--|---|---|
| 1. Who is the current creditor? | <u>John Lee</u> Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____ | |
| 2. Has this claim been acquired from someone else? | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____ | |
| 3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g) | Where should notices to the creditor be sent? <u>John Lee</u> Name <u>20611 Lugano Way</u> Number Street <u>Porter Ranch</u> <u>CA</u> <u>91326</u> City State ZIP Code Contact phone <u>213-804-8811</u> Contact email <u>jdlee813@gmail.com</u> | Where should payments to the creditor be sent? (if different) Name _____ Number Street _____ City State ZIP Code _____ Contact phone _____ Contact email _____ |
| Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____ | | |
| 4. Does this claim amend one already filed? | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ | |
| | | Filed on _____ MM / DD / YYYY |
| 5. Do you know if anyone else has filed a proof of claim for this claim? | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____ | |

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? ☒ No
☐ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____

7. How much is the claim? \$ 86,761.00. Does this amount include interest or other charges?
☐ No
☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
Limit disclosing information that is entitled to privacy, such as health care information.
Investment portfolio, including interest due and loss of funds access

9. Is all or part of the claim secured? ☒ No
☐ Yes. The claim is secured by a lien on property.
Nature of property:
☐ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
☐ Motor vehicle
☐ Other. Describe: _____
Basis for perfection: _____
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)
Value of property: \$ _____
Amount of the claim that is secured: \$ _____
Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition: \$ _____
Annual Interest Rate (when case was filed) 9.00 %
☐ Fixed
☐ Variable

10. Is this claim based on a lease? ☒ No
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right of setoff? ☒ No
☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☒ No

☐ Yes. Check one:

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☐ Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

☐ Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

☐ Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.

Amount entitled to priority

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☒ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

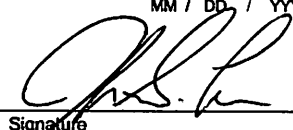
I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 07/13/2022

MM / DD / YYYY



Signature

Print the name of the person who is completing and signing this claim:

Name John Suh Lee
First name Middle name Last name

Title _____

Company _____
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 20611 Lugano Way
Number Street

Porter Ranch CA 91326
City State ZIP Code

Contact phone 213-804-8811 Email jdlee813@gmail.com

| | |
|--|----------------------------|
| Portfolio Value | \$ 56,644.58 |
| June Interest | 333.67 |
| July Interest | 427.34 |
| | <u>\$ 57,405.58</u> |
| Loss to Mismanagement by Voyager | 29355.41 |
| Total (not including interest due monthly past July) | <u><u>\$ 86,760.99</u></u> |

***Additional 9% interest due monthly for all funds in USDC until settlement distribution**

Account

[Log Out](#)

john lee

jdlee813@gmail.com

Settings



Bank Accounts



Transfer Cash or Crypto



Recurring Buys



Transaction History



Refer a Friend



Earn Rewards



Loyalty Program

NEW



Promotions



Node Blog



Help



Market



Portfolio



Debit



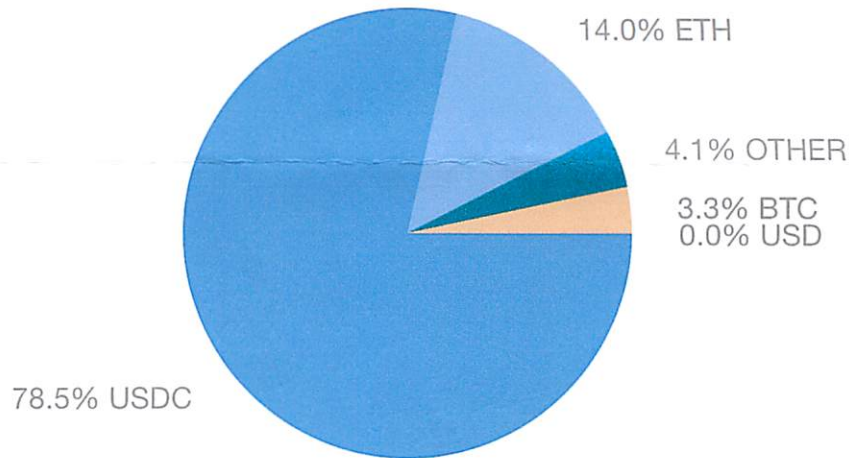
Account

Portfolio

Total value

\$56,644.58 **-\$29,355.41** Total Return

Asset Allocation



View Orders and Transfers



| | | |
|------------|---------------|---------------|
| Cash | Balance | Available ? |
| USD | \$5.30 | \$5.30 |



| Positions | Quantity | Value | P |
|------------------------|----------|-------------------|-----|
| BTC Bitcoin | 0.097487 | \$1,879.06 | \$1 |
| ETH Ethereum | 7.64060 | \$7,921.54 | \$1 |



Market



Portfolio



Debit



Account

Portfolio

| Positions | Quantity | Value | P |
|------------------------------|-----------|-------------|-----|
| ETH Ethereum | 7.64060 | \$7,914.28 | \$1 |
| USDC USD Coin | 44,488.84 | \$44,488.84 | \$1 |
| DOT Polkadot | 73.688 | \$458.33 | \$0 |
| LTC Litecoin | 17.71944 | \$829.44 | \$4 |
| SAND The Sandbox | 167.0789 | \$180.44 | \$1 |
| ALGO Algorand | 352.49 | \$102.22 | \$0 |
| MANA Decentraland | 298.96 | \$232.59 | \$0 |
| VET VeChain | 11,684.0 | \$250.03 | \$0 |
| ENJ Enjin Coin | 339.72 | \$156.27 | \$0 |
| QTUM Qtum | 22.41 | \$58.26 | \$2 |
| VGX Voyager Tok... | 202.55 | | \$0 |